

March 19, 2020

A message to our valued customers,

Like many of you, Security State Bank has been closely monitoring the rapidly changing events related to the Coronavirus (COVID-19). Our team is responding to new information as it becomes available and we are actively preparing for all possible scenarios to protect our customers, staff, and the communities we serve.

Our bank is continuing to offer "Business as Usual" service, just changing our delivery methods and we strongly recommend that you use our online/mobile products that allow you to reduce your visits to a branch and allow you 24-hour access to your accounts for your protection. We also encourage the use of electronic transactions whenever possible that can reduce or eliminate the handling of money and paper checks that could possibly carry the virus.

Our mobile and online services include:

- Online Banking to manage your accounts, transfer funds, and more.
- Our free Mobile Banking App that can be downloaded to your smartphone.
- Mobile Deposit from our Mobile App, to deposit paper checks from your smartphone.
- Paying your bills with Online Bill Pay.
- Using your Debit Card whenever possible to pay for items rather than using cash.
- Security State Bank ATM's that offer an easy and a surcharge free way to get cash using your Security State Bank debit card or Security State Bank credit card. Please see our Resources tab on our website for our convenient ATM locations.
- Merchant Deposit for depositing business checks from your business.
- Our drive-through branches to promote social distancing.

All three of our locations have night depositories, if you place a deposit in any of them prior to 3:00 pm Monday-Friday, it will post to your account on that day.

We are working tirelessly to do whatever we can to protect our valued customers and employees. Feel free to call us at 715-372-4242 or visit us online at www.sbankonline.com if you have any questions about enrolling and using our online and mobile banking services, or to learn more about how we can help.

Our staff is ready, willing and able to assist you with your new loan or refinancing needs, please call us to make arrangements for us to work together to get you the financing that you would like.

Other ways we can help:

We also understand that there may be cases where customers find themselves facing financial difficulties during this time. We're here to help the best way we can. Please contact us if you have been impacted by Coronavirus and are in need of assistance.

Our staff is available during our regular banking hours:

Iron River: 715-372-4242 Monday- Thursday 8:30 am-4:30 pm, Friday 8:30 am -5:00 pm and Saturday 8:30 am-12:00 pm

Port Wing: 715-774-3331 Monday-Thursday 9:00am-3:00 pm Friday 9:00am-4:00 pm

Brule: 715-372-4842 Monday-Thursday 9:00am-4:00 pm Friday 9:00 am-5:00 pm

Yours Truly,



Willard L Ogren
President